

Holiday Mishaps: *Are You Properly Insured For This Holiday Season?*



The holiday season is a time to focus on friends and family, not worry about whether your insurance coverage is adequate. As you prepare to celebrate the season, you should review your insurance policies to avoid some possible unfortunate holiday events.

Auto Insurance

A family member borrows your car and has an accident: Your auto insurance policy will provide the same coverage for your relative as if you were driving. However, an accident may increase your premium.

You borrow someone else's car and get into an accident: The auto policy on the borrowed vehicle provides primary coverage. If no coverage exists, your auto policy might provide coverage. Talk with your agent or insurance company to find out if your auto coverage extends to a friend or family member's car.

Someone breaks your car's window and steals gifts from the back seat: Most standard homeowners and renters insurance policies provide coverage; however you are responsible for the policy deductible and there are limits. Some auto policies provide coverage for this situation. Talk with your agent or company on both policies (homeowners/renters and auto) to find out under which policy you should report your claim.

Homeowners Insurance

Someone steals the holiday decorations from your front yard: A standard homeowners policy typically provides coverage, subject to policy deductible and coverage limits. These items are also generally covered if you have a condominium or renter's insurance policy.

Presents are stolen from your home: Standard homeowners insurance policies provide coverage with special limits for certain goods, such as electronics and jewelry. Standard condominium and rental insurance policies provide similar coverage. Check your policy for specific item limits, and be sure to add new items to your policy as soon as possible to ensure you are covered.

Your coworker slips and falls on your icy driveway at your New Year's Eve party: A standard homeowners insurance policy can provide limited medical payments coverage if your guest needs medical attention. If a guest sues for additional damages, the standard homeowner's insurance policy should provide liability coverage. Check with your insurance agent or company to be sure you have adequate liability limits.

A burning candle falls over and lights a curtain, causing a house fire: A standard homeowners insurance policy will cover your home and belongings destroyed by a fire, up to policy limits. Standard policies typically provide additional living expenses if you are unable to live in your home due to damage from a fire or other disaster.

More Information

Find more information about your insurance needs and tips for choosing the coverage that is best for you and your family at www.insureUonline.org. You may also contact the South Carolina Department of Insurance Office of Consumer Services Monday-Thursday 8:00 a.m.– 6:00 p.m. and Friday 8:00 a.m.– 5:00 p.m. by calling 1-800-768-3467 or via e-mail, consumers@doi.sc.gov.